PROVINCE OF BRITISH COLUMBIA

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# TWELFTH ANNUAL REPORT

of the business done in pursuance of the

# PUBLIC SERVICE BENEFIT PLAN ACT

YEAR ENDED MARCH 31

1988

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*To: The Honourable* DAVID LAM,
*Lieutenant-Governor of the Province of British Columbia*

MAY IT PLEASE YOUR HONOUR:

The undersigned respectfully submits the Annual Report of the business done under the *Public Service Benefit Plan Act* during the fiscal year ended March 31, 1988.

CLIFF MICHAEL
*Minister of Government*
*Management Services*

*Office of the Minister of Government*
*Management Services*
*Victoria, British Columbia*
*March 3, 1989*

*The Honourable Cliff Michael*
*Minister of Government*
*Management Services*
*Victoria, British Columbia*

SIR:

I have the honour to lay before you the Annual Report of the business done under the *Public Service Benefit Plan Act* during the fiscal year ended March 31, 1988.

Respectfully submitted,

JOHN W. COOK
*Superannuation Commissioner*

*March 3, 1989*

**PUBLIC SERVICE BENEFIT PLAN ACT**

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# PART I

GROUP LIFE INSURANCE PLAN

*For the Year*
*April 1, 1987 to March 31, 1988*

## GROUP LIFE INSURANCE PLAN
## SUMMARY OF PREMIUMS AND BENEFITS

*For the Year*
*April 1, 1987 to March 31, 1988*

**Premiums:** The premiums paid under policy 6878GL(3) during the period were:

(a) $0.46 per $1,000 per month for insurance where the employee was formerly insured under policy 6878GL(1),

(b) $0.57 per $1,000 per month for insurance where the employee was formerly insured under policy 6878GL(2),

(c) $0.75 per employee per month for insurance where the employee was formerly insured under policy G65-1325, and

(d) $0.24 per $1,000 per month for insurance for all other employees.

**Benefits:** The benefits under the policy are described below. An employee can be insured under only one of the (a), (b) and (d) below. Additionally, if the employee is insured under either (a) or (b) below then the employee may also elect voluntarily to be insured under (c) below.

(a) **Employees Insured Under Former Policy 6878GL(1)**
The amount of insurance is determined from a schedule based on the employee's monthly earnings. The minimum amount of insurance is $3,000, the maximum $20,000.

(b) **Employees Insured Under Former Policy 6878GL(2)**
The amount of insurance for each employee is $5,000.

(c) **Employees Insured Under Former Policy G65-1325**
The amount of insurance is determined from a schedule based on the employee's attained age. The minimum amount of insurance is $300, the maximum $10,000. The amount of insurance reduces as the employee gets older.

(d) **All Other Employees**
The amount of insurance for each full-time employee is equal to 200% of the employee's annual earnings rounded to the next higher multiple of $1,000. The minimum amount of insurance is $40,000. Employees of the B.C. Ferry Corporation have a minimum coverage of $25,000.

**Carrier:** The Great-West Life Assurance Company underwrites policy 6878GL(3).

# GROUP LIFE INSURANCE PLAN

## SCHEDULE NO. 1

## DEATH CLAIMS ANALYSIS

*For the Year*

*April 1, 1987 to March 31, 1988*

| | |
|---|---|
| Total Amount of Claims | $5,724,000 |
| Total Number of Claims | |
| Male | 78 |
| Female | 29 |
| | 107 |

| | Number | Amount of Claim |
|---|---|---|
| | | $ |
| **Age at Death** | | |
| Under 30 Years | 3 | 154,000 |
| 30–39 Years | 4 | 183,000 |
| 40–49 Years | 17 | 979,000 |
| 50–59 Years | 41 | 2,295,000 |
| 60 Years and Over | 42 | 2,113,000 |
| | 107 | 5,724,000 |
| **Length of Service** | | |
| Less than 10 Years | 21 | 1,058,000 |
| 10–19 Years | 60 | 3,283,000 |
| 20–29 Years | 18 | 914,000 |
| 30 Years and Over | 8 | 469,000 |
| | 107 | 5,724,000 |

# GROUP LIFE INSURANCE PLAN

## SCHEDULE NO. 2

## RECORD OF DEATH CLAIMS BY DATE OF DEATH

*For the Year*
*April 1, 1987 to March 31, 1988*

| No. by Date of Death | Name of Employee | Age | Service (Years) | Date of Death | Amount of Claim | Date Paid |
|---|---|---|---|---|---|---|
| | | | | | $ | |
| 1. | BUDDEN, Arthur Tracey | 60 | 28 | 04 06 87 | 51,000 | 06.23.87 |
| 2. | BELL, Ginger (Mrs.) | 39 | 5 | 04 16 87 | 43,000 | 08.28.87 |
| 3. | DENNIES, Harold M. | 64 | 27 | 04 26 87 | 47,000 | 06.02.87 |
| 4. | MORRIS, Frank Robertson | 63 | 35 | 04 26 87 | 58,000 | 06.02.87 |
| 5. | SADLER, Oliver Max | 65 | 23 | 04 29 87 | 42,000 | 07.07.87 |
| 6. | CAMPBELL, Richard Stewart | 34 | 7 | 04 30 87 | 43,000 | 07.27.87 |
| 7. | LEEVERS, Mary Scott (Mrs.) | 63 | 16 | 04 30 87 | 66,000 | 09.17.87 |
| 8. | RUDOLPH, Maynard Montague | 54 | 28 | 05 02 87 | 66,000 | 07.06.87 |
| 9. | SCHNEIDER, Bruno | 49 | 16 | 05 02 87 | 67,000 | 08.07.87 |
| 10. | BONK, Gertrude M. (Mrs.) | 63 | 15 | 05 06 87 | 40,000 | 08.07.87 |
| 11. | HOLLINGSHEAD, Robert B. | 62 | 11 | 05 07 87 | 41,000 | 07.06.87 |
| 12. | WATT, James Mackie | 56 | 17 | 05 07 87 | 40,000 | 07.16.87 |
| 13. | STEWART, Ronald | 57 | 15 | 05 13 87 | 96,000 | 07.06.87 |
| 14. | LOEHR, Gerald James | 53 | 16 | 05 14 87 | 63,000 | 07.06.87 |
| 15. | MacPHERSON, Donald Norman | 57 | 10 | 05 16 87 | 51,000 | 07.06.87 |
| 16. | CARLETON, Calvin Arnold | 41 | 18 | 05 17 87 | 53,000 | 08.07.87 |
| 17. | LLOYD, Leonard Leslie | 71 | 21 | 05 17 87 | 17,000 | 07.06.87 |
| 18. | NIXON, Karen (Mrs.) | 27 | 7 | 05 19 87 | 56,000 | 07.06.87 |
| 19. | VICE, Ann (Miss) | 40 | 6 | 05 20 87 | 90,000 | 07.13.87 |
| 20. | MILES, John R. | 55 | 26 | 05 21 87 | 47,000 | 07.07.87 |
| 21. | ZERR, Daniel Philip | 59 | 17 | 05 22 87 | 20,000 | 07.06.87 |
| 22. | FRIESEN, Teresa Jean (Mrs.) | 39 | 6 | 05 23 87 | 43,000 | 07.06.87 |
| 23. | WRIGHT, Walter | 60 | 17 | 05 26 87 | 62,000 | 08.07.87 |
| 24. | WENDELS, Joseph Cornelis | 61 | 13 | 05 30 87 | 53,000 | 08.28.87 |
| 25. | CHOW, Park See Sin | 51 | 16 | 05 31 87 | 47,000 | 08.06.87 |
| 26. | DOUGAN, Bernard F. | 55 | 29 | 06 05 87 | 52,000 | 08.28.87 |
| 27. | KOMHER, Robert | 62 | 18 | 06 16 87 | 45,000 | 08.07.87 |
| 28. | WARD, Ernest Clayton | 50 | 15 | 06 19 87 | 48,000 | 09.15.87 |
| 29. | DUTRISAC, Eva Phyllis C. | 48 | 6 | 06 25 87 | 43,000 | 08.17.87 |
| 30. | KEOUGH, Herbert Cecil | 63 | 10 | 07 01 87 | 79,000 | 08.31.87 |
| 31. | GERUSSI, Antonio Fabio | 58 | 2 | 07 07 87 | 70,000 | 10.01.87 |
| 32. | O'DOWD, Mary Lydia Joy (Mrs.) | 62 | 11 | 07 12 87 | 62,000 | 09.03.87 |
| 33. | SACKNEY, Nick | 63 | 17 | 07 13 87 | 53,000 | 08.28.87 |
| 34. | MOUFIDI, Marie-Alice H. (Mrs.) | 49 | 9 | 07 14 87 | 41,000 | 11.19.87 |
| 35. | SOLES, Andrew Edwin | 65 | 15 | 07 17 87 | 130,000 | 08.28.87 |
| 36. | WILLIAMSON, Robert Gordon | 57 | 7 | 07 19 87 | 94,000 | 09.17.87 |
| 37. | DEMPSTER, Russell James | 59 | 36 | 07 22 87 | 64,000 | 08.28.87 |
| 38. | WARD, Bernard John | 51 | 22 | 07 27 87 | 45,000 | 10.20.87 |
| 39. | BELZIL, Paul | 60 | 5 | 08 01 87 | 40,000 | 11.12.87 |
| 40. | WONG, Wayne | 61 | 10 | 08 04 87 | 58,000 | 10.05.87 |
| 41. | BUXTON, Thomas Oswald | 56 | 9 | 08 08 87 | 56,000 | 09.17.87 |
| 42. | BROWN, Eleanora | 55 | 2 | 08 09 87 | 40,000 | 01.28.88 |
| 43. | KUZMA, George | 48 | 21 | 08 13 87 | 66,000 | 10.05.87 |
| 44. | NIELSON, Gordon | 57 | 10 | 08 13 87 | 49,000 | 10.05.87 |
| 45. | BARRON, Lucille E. (Mrs.) | 61 | 15 | 09 01 87 | 44,000 | 01.20.88 |
| 46. | McLEAN, Gordon Wark | 63 | 19 | 09 03 87 | 47,000 | 01.13.88 |
| 47. | LAKE, Elizabeth (Mrs.) | 61 | 17 | 09 05 87 | 40,000 | 03.03.88 |
| 48. | McINNES, William O'Hara | 49 | 18 | 09 07 87 | 141,000 | 03.18.88 |
| 49. | SOUKOREFF, Elizabeth (Mrs.) | 45 | 9 | 09 18 87 | 40,000 | 12.03.87 |
| 50. | AUSTIN, John | 65 | 20 | 09 28 82 | 39,000 | 10.26.87 |
| 51. | WANLESS, Doris (Mrs.) | 52 | 11 | 10 03 87 | 40,000 | 11.12.87 |
| 52. | GRAYDON, Bonnie J. (Mrs.) | 62 | 16 | 10 05 87 | 40,000 | 03.07.88 |
| 53. | SCHOLTENS, Audrey E. (Mrs.) | 47 | 18 | 10 07 87 | 50,000 | 12.04.87 |
| 54. | SAILER, Helen B. (Mrs.) | 46 | 8 | 10 10 87 | 40,000 | 12.09.87 |
| 55. | WILSON, Allen J. | 27 | 5 | 10 20 87 | 55,000 | 01.13.88 |
| 56. | KEALEY, Patrick | 45 | 13 | 10 22 87 | 58,000 | 03.22.88 |
| 57. | LORD, John T. | 56 | 22 | 10 22 87 | 69,000 | 12.30.87 |
| 58. | HUMPHREYS, Ralph | 63 | 30 | 10 24 87 | 51,000 | 03.07.88 |
| 59. | NELSON, Kenneth M.O. | 55 | 12 | 10 29 87 | 57,000 | 01.13.88 |
| 60. | BLAINE, Ted A. | 40 | 12 | 10 30 87 | 51,000 | 01.28.88 |

## GROUP LIFE INSURANCE PLAN

### SCHEDULE No. 2 — *Continued*

### RECORD OF DEATH CLAIMS BY DATE OF DEATH

*For the Year*
*April 1, 1987 to March 31, 1988*

| No. by Date of Death | Name of Employee | Age | Service (Years) | Date of Death | Amount of Claim | Date Paid |
|---|---|---|---|---|---|---|
| | | | | | $ | |
| 61. | KWONG, Ming Yat | 59 | 16 | 10 30 87 | 50,000 | 01.13.88 |
| 62. | LARSON, Donald O. | 53 | 30 | 11 02 87 | 61,000 | 01.13.88 |
| 63. | CHRISTIANSON, Orville | 63 | 8 | 11 03 87 | 48,000 | 01.11.88 |
| 64. | DYCK, Delmar | 59 | 6 | 11 06 87 | 51,000 | 01.13.88 |
| 65. | ROBERTSON, Carole (Mrs.) | 50 | 12 | 11 11 87 | 42,000 | 01.25.88 |
| 66. | BENGERT, John | 54 | 27 | 11 12 87 | 46,000 | 01.25.88 |
| 67. | COATES, James F. | 58 | 10 | 11 12 87 | 62,000 | 02.03.88 |
| 68. | RIEL, Noel E.E. (Mrs.) | 62 | 17 | 11 13 87 | 40,000 | 01.13.88 |
| 69. | ROSS, Donald | 63 | 29 | 11 18 87 | 47,000 | 01.28.88 |
| 70. | HINE, Hazel L. (Mrs.) | 62 | 17 | 11 19 87 | 44,000 | 04.12.88 |
| 71. | GREIG, Alfred Murray S. | 57 | 30 | 11 21 87 | 81,000 | 09.29.88 |
| 72. | DAVIES, Elizabeth (Mrs.) | 33 | 11 | 11 23 87 | 54,000 | 04.05.88 |
| 73. | KNIGHT, Carole (Mrs.) | 45 | 6 | 12 04 87 | 41,000 | 03.14.88 |
| 74. | POZZOBON, Geremia | 61 | 20 | 12 08 87 | 45,000 | 01.28.88 |
| 75. | WIPF, Michael J. | 63 | 4 | 12 19 87 | 41,000 | 02.09.88 |
| 76. | MELVILLE, George | 55 | 23 | 12 22 87 | 46,000 | 03.22.88 |
| 77. | TURNER, Magnus | 59 | 16 | 12 24 87 | 45,000 | 02.18.88 |
| 78. | WICKLUND, Anna Lee (Mrs.) | 56 | 12 | 12 27 87 | 61,000 | 03.10.88 |
| 79. | BREEL, Peter M. | 59 | 20 | 01 01 88 | 112,000 | 03.02.88 |
| 80. | HARRINGTON, Leonard G. | 58 | 16 | 01 01 88 | 43,000 | 05.25.88 |
| 81. | SIMMONS, William | 63 | 24 | 01 03 88 | 49,000 | 02.15.88 |
| 82. | SEPHTON, Leonard | 63 | 15 | 01 04 88 | 47,000 | 02.23.88 |
| 83. | COWMAN, Kathleen (Mrs.) | 55 | 1 | 01 05 88 | 40,000 | 03.22.88 |
| 84. | SHORT, William | 63 | 15 | 01 15 88 | 44,000 | 04.15.88 |
| 85. | JAECKEL, Helmut | 59 | 10 | 01 21 88 | 53,000 | 04.05.88 |
| 86. | POMPU, Karl | 63 | 15 | 01 21 88 | 48,000 | 03.10.88 |
| 87. | CAROLEI, Albert Joseph | 60 | 15 | 01 28 88 | 46,000 | 07.08.88 |
| 88. | RAMSAY, James D. | 53 | 16 | 01 29 88 | 54,000 | 03.16.88 |
| 89. | GARDNER, Valerie | 43 | 11 | 02 02 88 | 41,000 | 05.27.88 |
| 90. | ROLAND, Clifford | 57 | 19 | 02 03 88 | 52,000 | 04.12.88 |
| 91. | TRUDEAU, Leonard | 44 | 14 | 02 04 88 | 67,000 | 04.05.88 |
| 92. | HOWES, Robert | 57 | 15 | 02 09 88 | 49,000 | 08.17.88 |
| 93. | MELNYCHUK, Gretchen (Mrs.) | 60 | 13 | 02 10 88 | 48,000 | 06.10.88 |
| 94. | WHITING, Michael | 29 | 8 | 02 11 88 | 43,000 | 04.12.88 |
| 95. | HOLM, Ralph E. | 58 | 11 | 02 13 88 | 41,000 | 05.19.88 |
| 96. | WIGMORE, Margaret (Mrs.) | 61 | 11 | 02 14 88 | 43,000 | 04.15.88 |
| 97. | NARDI, Cesare | 62 | 17 | 02 20 88 | 40,000 | 03.22.88 |
| 98. | COLLIER, William | 63 | 40 | 02 23 88 | 71,000 | 04.12.88 |
| 99. | MAXTED, John J. | 62 | 14 | 02 24 88 | 87,000 | 05.25.88 |
| 100. | DAIGNAULT, J. Arthur A. | 54 | 32 | 02 29 88 | 43,000 | 04.12.88 |
| 101. | SIMPSON, R. Donald G. | 62 | 10 | 03 03 88 | 52,000 | 05.25.88 |
| 102. | BABUIN, Ernest Tony | 62 | 37 | 03 04 88 | 40,000 | 05.12.88 |
| 103. | CHIU, Tak-Chuen | 41 | 16 | 03 05 88 | 46,000 | 06.10.88 |
| 104. | STEVENS, Francis Allen | 64 | 28 | 03 10 88 | 28,000 | 05.25.88 |
| 105. | ALTHAUS, Maisie Irene (Mrs.) | 47 | 12 | 03 21 88 | 44,000 | 05.25.88 |
| 106. | MURPHY, Sally Anne (Mrs.) | 52 | 13 | 03 25 88 | 44,000 | 06.27.88 |
| 107. | McCANN, Thomas | 56 | 15 | 03 26 88 | 105,000 | 05.25.88 |

## GROUP LIFE INSURANCE PLAN

### SCHEDULE No. 3

### Record of Death and Dismemberment Claims From Records of the Great-West Life Assurance Company Claims Reported and Charged to the Experience of the Government of British Columbia

| During the Policy Year | Number of Claims | Amount of Death Claims Paid | Amount of Dismemberment Claims Paid (Recovered) | Conversion Charges | Disabled Life Reserve Charges (Recoveries) |
|---|---|---|---|---|---|
| | | $ | $ | $ | $ |
| 1960–1961 | 26 | 115,000 | | 130 | 2,250 |
| 1961–1962 | 40 | 188,000 | | 1,365 | 12,000 |
| 1962–1963 | 41 | 174,000 | | 292 | 5,250 |
| 1963–1964 | 38 | 173,000 | | 975 | (182) |
| 1964–1965 | 36 | 181,000 | | 2,470 | 10,957 |
| 1965–1966 | 59 | 305,000 | | 1,495 | 390 |
| 1966–1967 | 43 | 208,000 | | 1,950 | 12,750 |
| 1967–1968 | 67 | 419,000 | | 1,300 | 10,500 |
| 1968–1969 | 58 | 558,000 | | 2,600 | 28,500 |
| 1969–1970 | 66 | 593,000 | | 1,235 | 44,250 |
| 1970–1971 | 66 | 599,000 | | 1,170 | 109,000 |
| 1971–1972 | 72 | 684,000 | | 4,615 | 88,200 |
| 1972–1973 | 89 | 1,052,000 | | 4,562 | 90,700 |
| 1973–1974 | 86 | 1,112,000 | | 5,100 | 9,830 |
| 1974–1975 | 66 | 932,500 | | 6,262 | 68,920 |
| 1975–1976 | 97 | 2,040,500 | | 4,875 | 237,025 |
| 1976–1977 | 109 | 3,229,000 | | 5,325 | 371,856 |
| 1977–1978 | 99 | 3,667,000 | | 16,200 | (366,981) |
| 1978–1979 | 98 | 3,510,000 | | 12,250 | (16,500) |
| 1979–1980 | 76 | 3,054,000 | | 2,940 | (569,285) |
| 1980–1981 | 129 | 5,325,000 | 78,000 | 10,020 | (115,500) |
| 1981–1982 | 117 | 5,452,000 | 19,000 | 9,015 | (34,750) |
| 1982–1983 | 128 | 6,068,000 | 39,500 | 12,130 | (125,750) |
| 1983–1984 | 141 | 6,737,000 | 73,000 | 11,360 | (100,250) |
| 1984–1985 | 103 | 5,226,325 | 29,000 | 29,970 | (222,500) |
| 1985–1986 | 119 | 5,926,000 | (26,000) | 26,450 | (105,000) |
| 1986–1987 | 118 | 6,585,000 | 20,000 | 11,420 | (72,250) |
| 1987–1988 | 107 | 5,724,000 | 66,000 | 52,683 | (88,750) |

# GROUP LIFE INSURANCE PLAN

## SCHEDULE No. 4

## FINANCIAL SUMMARY

*For the Year Ended March 31, 1988*

| | 1988 | 1987 |
|---|---|---|
| | $ | $ |
| **REVENUE** | | |
| Premiums | 6,248,492 | 5,946,554 |
| Interest received | 471,600 | 577,596 |
| Interest on cash flow | 68,593 | (20,271) |
| | 6,788,685 | 6,503,879 |
| **EXPENDITURES** | | |
| Death claims | 5,724,000 | 6,585,000 |
| Dismemberment claims (recoveries) | 66,000 | 20,000 |
| Conversion charges | 52,683 | 11,420 |
| Interest on claims payments | 89,722 | 104,280 |
| Assurance company retention* | 277,819 | 290,354 |
| | 6,210,224 | 7,011,054 |
| NET INCREASE (DECREASE) IN FUND BALANCE | 578,461 | (507,175) |
| FUND BALANCE AT BEGINNING OF YEAR | 4,189,986 | 4,697,161 |
| FUND BALANCE AT END OF YEAR | 4,768,447 | 4,189,986 |

| | CLAIMS FLUCTUATION RESERVE | DISABLED LIFE RESERVE** | SURPLUS | FUND BALANCE |
|---|---|---|---|---|
| | $ | $ | $ | $ |
| BEGINNING BALANCE | 1,486,638 | 512,000 | 2,191,348 | 4,189,986 |
| INCREASE (DECREASE) | 75,485 | (88,750) | 591,726 | 578,461 |
| ENDING BALANCE | 1,562,123 | 423,250 | 2,783,074 | 4,768,447 |

* (2.30% of billed premiums plus 2.30% of incurred claims, 2.32% and 2.29% respectively for 1986/87).

** This reserve was established for waiver of premium claimants:
(a) from former policies 6878GL(1) and 6878GL(2) and
(b) from policy 6878GL(3) when the claimant is not receiving a benefit from the Long Term Disability Plan.

## GROUP LIFE INSURANCE PLAN

### SCHEDULE NO. 5

*Comparative Statistics — July 1, 1960 to March 31, 1988*

| Policy Year | Number of Contributors | Amount of Coverage | Premium and Other Income | Incurred Claims and Conversion Charges | Retention by Insurance Company | Claims Fluctuation Reserve | Disabled Life Reserve | Surplus |
|---|---|---|---|---|---|---|---|---|
| | | $ | $ | $ | $ | $ | $ | $ |
| 1960–1961 | 8,482 | 35,973,000 | 162,399 | 127,968 | 9,565 | | | 24,866 |
| 1961–1962 | 8,457 | 36,939,000 | 175,309 | 202,207 | 8,264 | | | (35,162) |
| 1962–1963 | 8,774 | 40,669,000 | 193,188 | 180,465 | 9,575 | | | 3,148 |
| 1963–1964 | 9,193 | 44,360,000 | 215,961 | 175,278 | 10,237 | | | 30,446 |
| 1964–1965 | 9,523 | 48,605,000 | 239,748 | 195,978 | 10,416 | | | 33,354 |
| 1965–1966 | 11,317 | 59,576,000 | 349,075 | 314,013 | 14,553 | | | 20,509 |
| 1966–1967 | 13,641 | 73,874,000 | 396,959 | 224,982 | 13,246 | | | 158,731 |
| 1967–1968 | 13,973 | 119,262,000 | 484,965 | 434,311 | 20,169 | | | 30,485 |
| 1968–1969 | 15,138 | 144,094,900 | 738,368 | 602,922 | 28,015 | | | 107,431 |
| 1969–1970 | 15,704 | 162,803,400 | 849,565 | 642,158 | 30,829 | | | 176,578 |
| 1970–1971 | 15,938 | 182,162,700 | 946,321 | 729,592 | 34,394 | | | 182,335 |
| 1971–1972 | 18,470 | 211,873,300 | 1,121,259 | 789,673 | 37,494 | | | 294,092 |
| 1972–1973 | 18,923 | 243,209,600 | 1,241,971 | 1,150,716 | 47,383 | | | 43,872 |
| 1973–1974 | 20,396 | 265,483,600 | 1,424,228 | 1,124,821 | 48,999 | | | 250,408 |
| 1974–1975 | 21,867 | 345,670,600 | 1,729,867 | 977,514 | 49,659 | | | 702,694 |
| 1975–1976 | 28,182 | 816,772,000 | 3,026,497 | 2,448,094 | 115,605 | 196,530 | | 266,268 |
| 1976–1977 | 29,215 | 938,473,000 | 3,499,562 | 3,725,483 | 158,902 | (20,201) | | (364,622) |
| 1977–1978 | 33,711 | 1,190,567,000 | 3,918,186 | 2,863,720 | 150,257 | 805,853 | | 98,356 |
| 1978–1979 | 34,551 | 1,256,400,000 | 4,633,701 | 3,459,406 | 178,330 | 414,318 | | 581,647 |
| 1979–1980* | 37,106 | 1,447,354,000 | 3,466,922 | 2,644,270 | 140,742 | (95,049) | 1,288,000 | (511,041) |
| 1980–1981 | 38,093 | 1,620,202,000 | 5,839,663 | 5,413,020 | 238,078 | 157,263 | (115,500) | 146,802 |
| 1981–1982 | 39,679 | 1,857,253,000 | 6,607,403 | 5,480,015 | 339,413 | 106,390 | (34,750) | 716,335 |
| 1982–1983 | 41,669 | 2,093,707,000 | 7,120,745 | 6,119,630 | 273,471 | 57,774 | (125,750) | 795,620 |
| 1983–1984 | 39,645 | 2,006,516,000 | 6,619,581 | 6,821,360 | 289,523 | (91,849) | (100,250) | (299,203) |
| 1984–1985 | 37,562 | 1,975,040,000 | 5,822,111 | 5,287,295 | 258,813 | (84,357) | (222,500) | 1,011,249 |
| 1985–1986 | 37,129 | 1,988,291,000 | 6,318,701 | 5,926,450 | 272,426 | 6,256 | (105,000) | 218,569 |
| 1986–1987 | 37,213 | 2,055,453,000 | 6,399,599 | 6,616,420 | 290,354 | 33,707 | (72,250) | (468,632) |
| 1987–1988 | 36,725 | 2,117,779,000 | 6,698,963 | 5,842,683 | 277,819 | 75,485 | (88,750) | 591,726 |

*The anniversary date was changed from August 1 to April 1 so that 1979/80 experience is only for an eight (8) month period.

# GROUP LIFE INSURANCE PLAN

## SCHEDULE NO. 6

## NATIONAL LIFE POLICY G65-1325

*Comparative Statistics — October 1, 1965 to March 31, 1988*

| Policy Year | Number of Contributors | Premium Per Year | Number of Claims | Total Amount of Claims Incurred |
|---|---|---|---|---|
| | | $ | | $ |
| 1965–1966 | 7,270 | 45,939 | 17 | 38,425 |
| 1966–1967 | 7,899 | 70,154 | 17 | 46,450 |
| 1967–1968 | 8,853 | 73,364 | 41 | 67,370 |
| 1968–1969 | 9,277 | 82,314 | 36 | 78,665 |
| 1969–1970 | 9,782 | 86,260 | 32 | 64,410 |
| 1970–1971 | 10,008 | 88,790 | 42 | 65,605 |
| 1971–1972 | 11,577 | 100,968 | 40 | 88,455 |
| 1972–1973 | 12,082 | 106,974 | 61 | 116,480 |
| 1973–1974 | 13,113 | 113,438 | 54 | 116,430 |
| 1974–1975 | 14,196 | 123,675 | 36 | 86,860 |
| 1975–1976 | 1,523 | 72,570 | 27 | 57,410 |
| 1976–1977 | 770 | 14,001 | 8 | 20,270 |
| 1977–1978 | 146 | 5,312 | 2 | 1,225 |
| 1978–1979 | 13 | 300 | 1 | 390 |
| 1979–1980 | 8 | 39 | — | — |
| 1980–1981 | — | — | — | — |
| 1981–1982 | — | — | 1 | 420 |
| 1982–1983 | — | — | 1 | 1,202 |
| 1983–1984 | — | — | — | — |
| 1984–1985 | — | — | 2 | 1,110 |
| 1985–1986 | — | — | — | — |
| 1986–1987 | — | — | — | — |
| 1987–1988 | — | — | 1 | 575 |

Effective September 30, 1979 the active contributors were transferred to policy 6878GL(3) issued by the Great-West Life Assurance Company. The Waiver of Premium claimants continued under policy G65-1325 issued by the National Life Assurance Company. At March 31, 1988 there were 3 claimants insured for $1,395.00 on which a $171 reserve is being held.

# PART II

## LONG TERM DISABILITY PLAN

*For the Year*
*April 1, 1987 to March 31, 1988*

# LONG TERM DISABILITY PLAN
# SUMMARY OF PREMIUMS AND BENEFITS

*For the Year*
*April 1, 1987 to March 31, 1988*

**Financing:** The benefits are self insured by the Province of British Columbia and participating Crown Corporations. A reserve fund is being accumulated to ensure that the long term liabilities accruing under the Plan are appropriately funded.

**Benefits:** A monthly benefit is paid to an employee who has been totally disabled for a continuous six month period or seven months if the employee is entitled to seven months of STIIP.

The monthly Long Term Disability benefit:

(a) when an employee has a sick bank balance, the sick bank is used on a day-for-day basis. The employee receives his/her full monthly earnings as at the date of disability. This benefit continues until the sick bank is exhausted.

(b) when an employee has no sick bank or after the sick bank balance is exhausted, a monthly benefit is paid equal to the sum of:

(i) 66⅔% of the first $1,900 of basic monthly earnings, and
(ii) 50% of the basic monthly earnings in excess of $1,900.

**Claims Administrator:** Great-West Life Assurance Company

# LONG TERM DISABILITY PLAN
## STATEMENT OF FINANCIAL POSITION

*As at March 31, 1988*

| | 1988 | 1987 |
|---|---|---|
| | $ | $ |
| **ASSETS** | | |
| Cash | 200,051 | 330,476 |
| Accounts receivable | 327,180 | 172,266 |
| Accrued interest | 389,995 | 1,461,965 |
| Investments (Note 2) | 57,371,767 | 50,440,532 |
| Deferred loss on sale of investment | 2,548 | 3,341 |
| | 58,291,541 | 52,408,580 |
| **LIABILITIES** | | |
| Accounts payable | 2,195,457 | 1,042,250 |
| **FUND BALANCE** | | |
| Disabled Life Reserve | 43,267,479 | 46,591,598 |
| Unreported Claims Reserve | 5,200,314 | 9,845,328 |
| Surplus (Deficit) | 7,628,291 | (5,070,596) |
| | 56,096,084 | 51,366,330 |
| | 58,291,541 | 52,408,580 |

The two accompanying notes are an integral part of these financial statements.

## LONG TERM DISABILITY PLAN
## STATEMENT OF CHANGES IN FUND BALANCE
*For the Year April 1, 1987 to March 31, 1988*

| | Crown | B.C. Buildings Corp. | B.C. Ferry Corp. | B.C. Systems Corp. | Emergency Services Commission | Independent Councils | B.C. Transit | 1988 Total | 1987 Total |
|---|---|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| Fund Balances Increased by | | | | | | | | | |
| Premiums | 11,134,033 | 278,275 | 1,091,628 | 145,494 | 3,492 | 3,050 | 68 | 12,656,040 | 12,518,862 |
| Income from investments | 4,185,154 | 128,627 | 349,563 | 94,300 | 11,174 | 12,448 | 26,972 | 4,808,238 | 4,652,876 |
| | 15,319,187 | 406,902 | 1,441,191 | 239,794 | 14,666 | 15,498 | 27,040 | 17,464,278 | 17,171,738 |
| Fund Balances Decreased by | | | | | | | | | |
| Claims paid or insured | | | | | | | | | |
| Disability benefit payments | 9,811,072 | 399,987 | 814,135 | 2,245 | 57,864 | | | 11,085,303 | 11,570,207 |
| Other employee benefits | 979,095 | 55,255 | 66,517 | 30 | 4,961 | | | 1,105,858 | 981,200 |
| Change in Disabled Life Reserve | (3,749,169) | 181,777 | 95,329 | 53,971 | 93,973 | | | (3,324,119) | 3,554,922 |
| Change in Unreported Claims Reserve | (5,160,625) | 11,552 | 320,577 | 32,324 | 151,158 | | | (4,645,014) | 2,574,497 |
| Rehabilitative program benefits | 169,787 | | | | | | | 169,787 | — |
| Claims administration charges | 339,342 | 11,510 | 21,736 | 338 | 650 | | | 373,576 | 343,319 |
| | 2,389,502 | 660,081 | 1,318,294 | 88,908 | 308,606 | | | 4,765,391 | 19,024,145 |
| Net Change in Fund Balances | 12,929,685 | (253,179) | 122,897 | 150,886 | (293,940) | 15,498 | 27,040 | 12,698,887 | (1,852,407) |
| Fund Balances at Beginning of Year | (6,975,080) | (660,803) | 1,075,057 | 1,020,371 | 43,502 | 134,840 | 291,517 | (5,070,596) | (3,218,189) |
| Fund Balances at End of Year | 5,954,605 | (913,982) | 1,197,954 | 1,171,257 | (250,438) | 150,338 | 318,557 | 7,628,291 | (5,070,596) |

# LONG TERM DISABILITY PLAN
# NOTES TO FINANCIAL STATEMENTS

*For the Year Ended March 31, 1988*

## 1. SIGNIFICANT ACCOUNTING POLICIES

(a) General Information
These financial statements have been prepared on the accrual basis of accounting. They show only the position of the Plan as at March 31, 1988 and the changes in Fund balance for the year then ended and do not purport to show the adequacy of the Fund to meet the obligations of the Long Term Disability Plan.

(b) Investments
(i) Short-term investments are carried at cost of acquisition.
(ii) Units in Pooled Investment Portfolios are carried at the cost of acquisition adjusted by income attributed to the units. Income attributed to the units represents the Fund's share of investment income earned by the Portfolios and is realizable by the Fund upon the sale of the units.
(iii) Long-term investments are those purchased with a term in excess of one year. They are carried at cost of acquisition adjusted by the amortization of discounts and premiums on a constant yield basis over the remaining terms of the investments.

(c) Deferred Loss on Sale of Investment
Losses on disposal of long-term investments are deferred and amortized on a straight line basis over the lesser of the remaining terms of the investments or twenty years. The amortization is charged against income from investments.

## 2. INVESTMENTS

The book value of investments held at the end of the year was as follows:

| | 1988<br>$ | 1987<br>$ |
|---|---|---|
| Short-term investments | 3,261,479 | 36,654,131 |
| Units in Province of British Columbia Pooled Investment Portfolios | 40,312,885 | |
| Long-term investments | 13,797,403 | 13,786,401 |
| | 57,371,767 | 50,440,532 |

As at March 31, 1988, the market value of the units was $40,334,567 (1987 - nil) and the market value of the long term investments was $13,623,499 (1987 — $14,367,183).

## LONG TERM DISABILITY PLAN

### SCHEDULE No. 1

### STATISTICAL SUMMARY—TOTAL BY MONTH

*For the Year April 1, 1987 to March 31, 1988*

| Month | Number of New Claims Submitted | Number of Re-opened Claims | Number of Terminated Claims | Number of New Claims Declined | Number of Open Claims at Month End | Number of Claims on Which First Payment Made in Month | Number of Claims Starting New 12 Month Period |
|---|---|---|---|---|---|---|---|
| April, 1987 | 30 | 4 | 24 | 1 | 1048 | 28 | 79 |
| May | 45 | 8 | 46 | 9 | 1046 | 21 | 73 |
| June | 30 | 10 | 32 | 2 | 1052 | 49 | 55 |
| July | 37 | 9 | 25 | 7 | 1066 | 33 | 82 |
| August | 34 | 6 | 35 | 4 | 1067 | 31 | 75 |
| September | 36 | 9 | 35 | 3 | 1074 | 27 | 88 |
| October | 40 | 11 | 33 | 7 | 1085 | 34 | 59 |
| November | 44 | 10 | 36 | 7 | 1096 | 41 | 83 |
| December | 33 | 11 | 32 | 8 | 1100 | 42 | 86 |
| January, 1988 | 36 | 10 | 32 | 4 | 1110 | 60 | 34 |
| February | 36 | 1 | 39 | 2 | 1106 | 31 | 55 |
| March | 29 | 4 | 136 | 8 | 995 | 22 | 79 |
| | 430 | 93 | 505 | 62 | 995 | 419 | 848 |

# PART III

EXTENDED HEALTH CARE
and
DENTAL PLANS

*For the Year*
*April 1, 1987 to March 31, 1988*

# EXTENDED HEALTH CARE PLAN
# SUMMARY OF PREMIUMS AND BENEFITS

*For the Year*
*April 1, 1987 to March 31, 1988*

**Financing:** The Extended Health Care Plan is financed on a "cost plus" basis, which consists of the cost of paid claims plus the administration charge.

**Administration Charges:** 2.1% of claims paid plus time, materials and interest costs.

**Benefits:** The Plan pays 80% of eligible expenses subject to an annual deductible of $25 as follows:

Charges for prescription drugs (integrated with Pharmacare).
Cost of emergency ambulance service.
Fees of a registered nurse where special duty acute care was required.
Fees of a Physiotherapist.
Fees of a Podiatrist.
Fees of a Chiropractor.
Fees of a Naturopathic Physician.
Reasonable charges for physicians in emergency cases while travelling outside British Columbia.
Hospital charges made for co-insurance in British Columbia.
"Out-of-province" charges in the event of emergency while travelling or on vacation.
"Eyeglass Option" including lenses or frames ($75 maximum). Employees of the B.C. Ferry Corporation have a maximum of $50.
"Hearing Aid Option" ($400 maximum). This option does not apply to employees of the B.C. Ferry Corporation.

**Claims Administrator:** Medical Services Association

# DENTAL PLAN
# SUMMARY OF PREMIUMS AND BENEFITS

*For the Year*
*April 1, 1987 to March 31, 1988*

**Financing:** The Dental Plan is financed on a "cost-plus" basis.

**Administration Charges:** 2.1% of claims paid plus time, materials, and interest costs.

**Benefits:** The Plan pays a percentage of eligible expenses incurred by participating eligible employees for services provided under parts A, B and C as follows:

PART A

Diagnostic services.
Preventive services.
Endodontics.
Periodontic services.
Oral surgery.
Restorative services.
Prosthetic repair services and relines.

PART B

Crowns, bridges and dentures.

PART C

Orthodontics.

The percentage of eligible expenses covered for the following groups were:

| | PART | |
|---|---|---|
| Management, British Columbia Government Employees' Union, Professional Employees Association, The Registered Psychiatric Nurses of British Columbia and British Columbia Nurses Union, Miscellaneous and Other Groups | A | 100% |
| | B | 60% |
| | C | 50% |
| B.C. Ferry Corporation employees | A | 100% |
| | B | 50% |
| | C | 50% |

**Claims Administrator:** Medical Services Association

# EXTENDED HEALTH CARE PLAN

## SCHEDULE NO. 1

*For the Year April 1, 1987 to March 31, 1988*

| Group No. | Group Name | Total Claims | Total Administration | Grand Total |
|---|---|---|---|---|
| | | $ | $ | $ |
| 10001 | Regular Employees — B.C.G.E.U. and Management Executives in Government | 1,616,191 | 33,940 | 1,650,131 |
| 10002 | British Columbia Ferry Corporation — Unionized Employees | 115,484 | 2,425 | 117,909 |
| 10003 | Regular Employees — Liquor Distribution Branch | 115,244 | 2,420 | 117,664 |
| 10004 | Queen's Printer | 5,273 | 111 | 5,384 |
| 10005 | Industrial Relations Council | 3,728 | 78 | 3,806 |
| 10006 | Regular Employees — Registered Nurses and Registered Psychiatric Nurses Association | 102,074 | 2,144 | 104,218 |
| 10007 | Executive — Registered Psychiatric Nurses Association | — | — | — |
| 10008 | Members of the Legislative Assembly | 1,987 | 41 | 2,028 |
| 10009 | British Columbia Ferry Corporation — Non-Union Employees | 10,733 | 225 | 10,958 |
| 10010 | Regular Employees — Professional Employees Association | 70,006 | 1,471 | 71,477 |
| 10011 | British Columbia Buildings Corporation | 77,547 | 1,629 | 79,176 |
| 10012 | British Columbia Systems Corporation | 26,482 | 556 | 27,038 |
| 10014 | Emergency Health Services Commission | 1,157 | 25 | 1,182 |
| 10015 | Auxiliary Employees — B.C.G.E.U. and Management Executives in Government | 35,705 | 750 | 36,455 |
| 10016 | Auxiliary Employees — Liquor Distribution Branch | 10,581 | 222 | 10,803 |
| 10018 | Auxiliary Employees — Registered Nurses and Registered Psychiatric Nurses Association | 307 | 6 | 313 |
| 10019 | LTD — B.C.G.E.U. and Management Executives in Government | 118,843 | 2,496 | 121,339 |
| 10020 | LTD — Professional Employees Association | 1,698 | 35 | 1,733 |
| 10022 | B.C. Transit | 87 | 2 | 89 |
| 10023 | British Columbia Steamship Company (1975) Ltd. | 3,769 | 79 | 3,848 |
| 10024 | LTD — Liquor Distribution Branch | 11,284 | 237 | 11,521 |
| 10025 | LTD — Registered Nurses and Registered Psychiatric Nurses Association | 7,312 | 154 | 7,466 |
| 10026 | LTD — British Columbia Buildings Corporation | 8,099 | 170 | 8,269 |
| 10027 | LTD — British Columbia Systems Corporation | — | — | — |
| 10028 | LTD — British Columbia Ferry Corporation | 8,377 | 176 | 8,553 |
| 10029 | LTD — Emergency Health Services Commission | 608 | 13 | 621 |
| 10030 | LTD — Queen's Printer | 817 | 18 | 835 |
| 10031 | LTD — B.C. Transit | — | — | — |
| 10033 | LTD — Independent Councils | — | — | — |
| 10034 | Boards of Review | 2,595 | 54 | 2,649 |
| 10035 | LTD — Industrial Relations Council | — | — | — |
| 10036 | Essential Services Advisory Agency | — | — | — |
| 10037 | LTD — Essential Services Advisory Agency | — | — | — |
| 10040 | Science Council | 298 | 6 | 304 |
| 10041 | Universities Council | 48 | 1 | 49 |
| 10042 | Auxiliary Employees — Professional Employees Association | 481 | 10 | 491 |
| 10099 | British Columbia Public Service Pensioners | 690,284 | 14,496 | 704,780 |
| | TOTALS | 3,047,099 | 63,990 | 3,111,089 |

# DENTAL PLAN

## SCHEDULE NO. 2

## FINANCIAL SUMMARY BY EMPLOYER GROUP

*For the Year April 1, 1987 to March 31, 1988*

| Group No. | Group Name | Dental Claims Paid | | | Total Claims | Administration Charges | Total |
|---|---|---|---|---|---|---|---|
| | | Part A | Part B | Part C | | | |
| | | $ | $ | $ | $ | $ | $ |
| 10001 | Regular Employees — B.C.G.E.U. and Management Executives in Government | 10,738,174 | 2,946,206 | 730,690 | 14,415,070 | 302,716 | 14,717,786 |
| 10002 | British Columbia Ferry Corporation — Unionized Employees | 971,404 | 180,114 | 54,863 | 1,206,381 | 25,334 | 1,231,715 |
| 10003 | Regular Employees — Liquor Distribution Branch | 675,473 | 186,274 | 43,654 | 905,401 | 19,013 | 924,414 |
| 10004 | Queen's Printer | 43,164 | 15,547 | 3,423 | 62,134 | 1,305 | 63,439 |
| 10005 | Industrial Relations Council | 13,528 | 2,710 | 1,175 | 17,413 | 366 | 17,779 |
| 10006 | Regular Employees — Registered Nurses and Registered Psychiatric Nurses Association | 807,566 | 297,360 | 90,053 | 1,194,979 | 25,095 | 1,220,074 |
| 10007 | Executive — Registered Psychiatric Nurses Association | — | — | — | — | — | — |
| 10008 | Members of the Legislative Assembly | 19,844 | 8,104 | 655 | 28,603 | 601 | 29,204 |
| 10009 | British Columbia Ferry Corporation — Non-Union Employees | 74,073 | 20,767 | 6,276 | 101,116 | 2,123 | 103,239 |
| 10010 | Regular Employees — Professional Employees Association | 523,013 | 128,136 | 44,720 | 695,869 | 14,614 | 710,483 |
| 10011 | British Columbia Buildings Corporation | 404,969 | 103,597 | 37,635 | 546,201 | 11,471 | 557,672 |
| 10012 | British Columbia Systems Corporation | 205,092 | 37,253 | 15,005 | 257,350 | 5,405 | 262,755 |
| 10014 | Emergency Health Services Commission | 19,301 | 6,196 | 475 | 25,972 | 545 | 26,517 |
| 10015 | Auxiliary Employees — B.C.G.E.U. and Management Executives in Government | 432,122 | 118,408 | 7,531 | 558,061 | 11,719 | 569,780 |
| 10016 | Auxiliary Employees — Liquor Distribution Branch | 156,339 | 49,992 | 10,031 | 216,362 | 4,544 | 220,906 |
| 10018 | Auxiliary Employees — Registered Nurses and Registered Psychiatric Nurses Association | 6,555 | 1,871 | 495 | 8,921 | 188 | 9,109 |
| 10019 | LTD — B.C.G.E.U. and Management Executives in Government | 225,480 | 101,777 | 7,526 | 334,783 | 7,031 | 341,814 |
| 10020 | LTD — Professional Employees Association | 5,128 | 1,537 | 130 | 6,795 | 143 | 6,938 |
| 10022 | B.C. Transit | 175 | — | — | 175 | 3 | 178 |
| 10023 | British Columbia Steamship Company (1975) Ltd. | 45,555 | 14,535 | 700 | 60,790 | 1,276 | 62,066 |
| 10024 | LTD — Liquor Distribution Branch | 23,165 | 7,683 | — | 30,848 | 648 | 31,496 |
| 10025 | LTD — Registered Nurses and Registered Psychiatric Nurses Association | 14,782 | 9,486 | 100 | 24,368 | 512 | 24,880 |
| 10026 | LTD — British Columbia Buildings Corporation | 15,595 | 8,817 | 658 | 25,070 | 526 | 25,596 |
| 10027 | LTD — British Columbia Systems Corporation | — | — | — | — | — | — |
| 10028 | LTD — British Columbia Ferry Corporation | 19,844 | 3,694 | 312 | 23,850 | 501 | 24,351 |
| 10029 | LTD — Emergency Health Services Commission | 1,631 | 951 | 16 | 2,598 | 55 | 2,653 |
| 10030 | LTD — Queen's Printer | 269 | — | — | 269 | 6 | 275 |
| 10031 | LTD — B.C. Transit | — | — | — | — | — | — |
| 10033 | LTD — Independent Councils | — | — | — | — | — | — |
| 10034 | Boards of Review | 12,027 | 3,104 | 2,515 | 17,646 | 370 | 18,016 |
| 10035 | LTD — Industrial Relations Council | — | — | — | — | — | — |
| 10036 | Essential Services Advisory Agency | — | — | — | — | — | — |
| 10037 | LTD — Essential Services Advisory Agency | — | — | — | — | — | — |
| 10040 | Science Council | 1,521 | 222 | — | 1,743 | 37 | 1,780 |
| 10041 | Universities Council | 1,768 | 1,770 | — | 3,538 | 74 | 3,612 |
| 10042 | Auxiliary Employees — Professional Employees Association | 3,491 | 1,860 | — | 5,351 | 112 | 5,463 |
| | TOTALS | 15,461,048 | 4,257,971 | 1,058,638 | 20,777,657 | 436,333 | 21,213,990 |

# EXTENDED HEALTH CARE AND DENTAL PLANS

## SCHEDULE No. 3

## SUMMARY OF EMPLOYEES COVERED BY GROUP

*As at March 31, 1988*

| Group No. | Group Name | Status 1 | Status 2 | Status 3 | Total |
|---|---|---|---|---|---|
| 10001 | Regular Employees — B.C.G.E.U. and Management Executives in Government | 5,682 | 7,509 | 11,579 | 24,770 |
| 10002 | British Columbia Ferry Corporation — Unionized Employees | 534 | 781 | 1,100 | 2,415 |
| 10003 | Regular Employees — Liquor Distribution Branch | 379 | 499 | 829 | 1,707 |
| 10004 | Queen's Printer | 19 | 28 | 37 | 84 |
| 10005 | Industrial Relations Council | 16 | 11 | 9 | 36 |
| 10006 | Regular Employees — Registered Nurses and Registered Psychiatric Nurses Association | 468 | 463 | 952 | 1,883 |
| 10007 | Executive — Registered Psychiatric Nurses Association | 4 | — | — | 4 |
| 10008 | Members of the Legislative Assembly | 4 | 27 | 28 | 59 |
| 10009 | British Columbia Ferry Corporation — Non-Union Employees | 18 | 60 | 73 | 151 |
| 10010 | Regular Employees — Professional Employees Association | 142 | 213 | 647 | 1,002 |
| 10011 | British Columbia Buildings Corporation | 127 | 286 | 445 | 858 |
| 10012 | British Columbia Systems Corporation | 112 | 120 | 222 | 454 |
| 10014 | Emergency Health Services Commission | 4 | 5 | 24 | 33 |
| 10015 | Auxiliary Employees — B.C.G.E.U. and Management Executives in Government | 288 | 229 | 290 | 807 |
| 10016 | Auxiliary Employees — Liquor Distribution Branch | 136 | 92 | 123 | 351 |
| 10018 | Auxiliary Employees — Registered Nurses & Registered Psychiatric Nurses Association | 8 | 3 | 5 | 16 |
| 10019 | LTD — B.C.G.E.U. and Management Executives in Government | 228 | 376 | 170 | 774 |
| 10020 | LTD — Professional Employees Association | 2 | — | 2 | 4 |
| 10023 | British Columbia Steamship Company (1975) Ltd. | 63 | 32 | 39 | 134 |
| 10024 | LTD — Liquor Distribution Branch | 20 | 50 | 18 | 88 |
| 10025 | LTD — Registered Nurses and Registered Psychiatric Nurses Association | 23 | 16 | 11 | 50 |
| 10026 | LTD — British Columbia Buildings Corporation | 12 | 24 | 8 | 44 |
| 10027 | LTD — British Columbia Systems Corporation | — | 1 | — | 1 |
| 10028 | LTD — British Columbia Ferry Corporation | 17 | 39 | 14 | 70 |
| 10029 | LTD — Emergency Health Services Commission | — | 2 | 1 | 3 |
| 10030 | LTD — Queen's Printer | 1 | 2 | — | 3 |
| 10031 | LTD — B.C. Transit | — | — | — | — |
| 10033 | LTD — Independent Councils | — | — | — | — |
| 10034 | Boards of Review | 2 | 10 | 19 | 31 |
| 10035 | LTD — Industrial Relations Council | — | — | — | — |
| 10036 | Essential Services Advisory Agency | — | — | — | — |
| 10037 | LTD — Essential Services Advisory Agency | — | — | — | — |
| 10040 | Science Council | 2 | 2 | 4 | 8 |
| 10042 | Auxiliary Employees — Professional Employees Association | 6 | 5 | 5 | 16 |
| | TOTAL FOR DENTAL PLAN | 8,317 | 10,885 | 16,654 | 35,856 |
| 10099 | British Columbia Public Service Pensioners | 4,623 | 6,912 | 378 | 11,913 |
| | TOTAL FOR EXTENDED HEALTH CARE PLAN | 12,940 | 17,797 | 17,032 | 47,769 |

Status 1 — Single Member
Status 2 — Member and One Dependent
Status 3 — Member and Two or More Dependents

# PART IV

## PRE-RETIREMENT LEAVE, RETIREMENT ALLOWANCE AND DEATH GRATUITY BENEFITS

*For the Year*
*April 1, 1987 to March 31, 1988*

# PRE-RETIREMENT LEAVE, RETIREMENT ALLOWANCE AND DEATH GRATUITY BENEFITS

## SUMMARY OF BENEFITS

*For the Year*
*April 1, 1987 to March 31, 1988*

**Pre-Retirement Leave:** A benefit, equivalent to 50% of the employee's accumulated sick bank credits, which may be taken, at the employee's option, as a Cash Payment or as Time-Off at mandatory retirement age or at time of early retirement if the employee is eligible for an immediate superannuation allowance under the *Pension (Public Service) Act.*

**Retirement Allowance:** A benefit paid to the employee, upon retirement, who has completed 20 years of continuous service and who is eligible for an immediate superannuation allowance under the *Pension (Public Service) Act.*

**Death Gratuity:** A benefit paid to the spouse, dependent, estate or group life insurance beneficiary of an employee who dies in service.

## RETIREMENT ALLOWANCE AND DEATH GRATUITY

### SCHEDULE No. 1

### STATISTICAL SUMMARY OF NUMBER OF EMPLOYEES RECEIVING BENEFITS—BY MINISTRY

*For the Year*
*April 1, 1987 to March 31, 1988*

| Ministry | Retirement Allowance | Death Gratuity |
|---|---|---|
| Advanced Education and Job Training | 1 | 1 |
| Agriculture and Fisheries | 2 | 1 |
| Attorney General | 50 | 2 |
| Economic Development | 1 | — |
| Education | 4 | — |
| Energy, Mines and Petroleum Resources | 1 | — |
| Environment and Parks | 22 | 2 |
| Finance and Corporate Relations | 6 | 1 |
| Forests and Lands | 55 | 6 |
| Health | 48 | 12 |
| Intergovernmental Relations | 1 | — |
| Labour and Consumer Services | 6 | 2 |
| Municipal Affairs | 7 | 1 |
| Provincial Secretary and Government Services | 9 | — |
| Social Services and Housing | 39 | 7 |
| Tourism, Recreation and Culture | 3 | — |
| Transportation and Highways | 151 | 21 |
| | 406 | 56 |

## RETIREMENT ALLOWANCE AND DEATH GRATUITY

### SCHEDULE No. 2

### FINANCIAL SUMMARY — BY MINISTRY

*For the Year*
*April 1, 1987 to March 31, 1988*

| Ministry | Retirement Allowance | Death Gratuity |
|---|---|---|
| | $ | $ |
| Advanced Education and Job Training | 3,358 | 10,210 |
| Agriculture and Fisheries | 7,877 | 3,184 |
| Attorney General | 271,653 | 39,090 |
| Economic Development | 9,005 | — |
| Education | 14,228 | — |
| Energy, Mines and Petroleum Resources | 5,441 | — |
| Environment and Parks | 141,033 | 21,742 |
| Finance and Corporate Relations | 42,717 | 17,508 |
| Forests and Lands | 427,319 | 62,912 |
| Health | 326,757 | 136,812 |
| Intergovernmental Relations | 3,063 | — |
| Labour and Consumer Services | 48,837 | 16,656 |
| Municipal Affairs | 48,970 | 17,674 |
| Provincial Secretary and Government Services | 53,752 | — |
| Social Services and Housing | 175,462 | 72,750 |
| Tourism, Recreation and Culture | 8,945 | — |
| Transportation and Highways | 869,818 | 260,960 |
| | 2,458,235 | 659,498 |

## PRE-RETIREMENT LEAVE
## (50% SICK BANK ACCUMULATION)

### SCHEDULE NO. 3

### STATISTICAL SUMMARY OF NUMBER OF EMPLOYEES RECEIVING BENEFITS — BY MINISTRY

*For the Year*
*April 1, 1987 to March 31, 1988*

| Ministry | Cash Payment | Time-Off |
|---|---|---|
| Advanced Education and Job Training | 4 | 2 |
| Agriculture and Fisheries | 9 | 2 |
| Attorney General | 68 | 34 |
| Economic Development | 3 | 2 |
| Education | 7 | 2 |
| Energy, Mines and Petroleum Resources | 5 | 2 |
| Environment and Parks | 33 | 12 |
| Finance and Corporate Relations | 7 | 9 |
| Forests and Lands | 44 | 21 |
| Health | 81 | 59 |
| Intergovernmental Relations | 1 | — |
| Labour and Consumer Services | 5 | 13 |
| Municipal Affairs | 8 | 2 |
| Provincial Secretary and Government Services | 12 | 10 |
| Social Services and Housing | 33 | 35 |
| Tourism, Recreation and Culture | 3 | 2 |
| Transportation and Highways | 136 | 75 |
| | 459 | 282 |

# PRE-RETIREMENT LEAVE
# (50% SICK BANK ACCUMULATION)

## SCHEDULE No. 4

## FINANCIAL SUMMARY — BY MINISTRY

*For the Year*
*April 1, 1987 to March 31, 1988*

| Ministry | Cash Payment | Time-Off |
|---|---|---|
| | $ | $ |
| Advanced Education and Job Training | 13,508 | 23,285 |
| Agriculture and Fisheries | 32,339 | 5,153 |
| Attorney General | 398,035 | 179,135 |
| Economic Development | 18,630 | 4,767 |
| Education | 29,642 | 13,496 |
| Energy, Mines and Petroleum Resources | 13,657 | 1,702 |
| Environment and Parks | 248,941 | 90,465 |
| Finance and Corporate Relations | 51,615 | 44,771 |
| Forests and Lands | 452,258 | 219,871 |
| Health | 486,938 | 172,895 |
| Intergovernmental Relations | 5,029 | — |
| Labour and Consumer Services | 58,033 | 100,174 |
| Municipal Affairs | 94,594 | 17,489 |
| Provincial Secretary and Government Services | 72,621 | 67,454 |
| Social Services and Housing | 137,310 | 168,612 |
| Tourism, Recreation & Culture | 10,502 | 1,296 |
| Transportation and Highways | 1,147,476 | 385,638 |
| | 3,271,128 | 1,496,203 |

GRAND TOTAL: $4,767,331

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